

Information to identify the case:

Debtor 1	Daneen Winchester		Social Security number or ITIN xxx-xx-9444
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN ----
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	14-10034-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daneen Winchester

12/12/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daneen Winchester
Debtor

Case No. 14-10034-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 23

Date Rcvd: Dec 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2018.

db +Daneen Winchester, 2102 E Oak Rd Unit L4, Vineland, NJ 08361-2555
r +Eugene Kelly, Keller Williams, 1103 S. Delsea Drive, Vineland, NJ 08360-6263
cr +HELMER, CONLEY, KASSELMAN, P.A., c/o Robert L. Saldutti, Esquire, Saldutti, LLC, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
cr +Home Point Financial f/k/a Stonegate Mortgage, Knuckles, Komosinski & Manfro, LLP, 565 Taxter Road, Suite 590, Elmsford, NY 10523, UNITED STATES 10523-2300
cr +JPMorgan Chase Bank, N.A., 201 N. Central Ave., Floor 11, Phoenix, AZ 85004-1071
cr Kings Crossing Condominium Association, c/o Simeone & Raynor, LLC, 1522 Route 8, Cherry Hill, NJ 08002
514517965 +Helmer, Conley, Kasselman, P.A., Robert L. Saldutti, Esquire, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
514454288 Helmer, Conley, Kasselman, P.A., 900 Route 58 Suite D-5, Turnersville, NJ 08012
516956795 +Home Point Financial Corporation, 4849 Greenville Avenue, Suite 800, Dallas, TX 75206-4191
516956796 +Home Point Financial Corporation, 4849 Greenville Avenue, Suite 800, Dallas, TX 75206, Home Point Financial Corporation, 4849 Greenville Avenue, Suite 800, Dallas, TX 75206-4191
514508611 JP MORGAN CHASE BANK, NA NATIONAL BANKRUPTCY DEPAR, PO BOX 29505 AZ1-1191, PHOENIX, AZ 85038-9505
514454291 +Kings Crossing Condo Assoc, C/O Simeone & Raynor, LLC, 1522 Route 38, Cherry Hill, NJ 08002-2216
514458362 +Kings Crossing Condominium Association, c/o Simeone & Raynor, LLC, 1522 Route 38, Cherry Hill, NJ 08002-2216
514454292 +NJ Office Of The Attorney General, Richard J. Hughes Justice Complex, 25 Market St P.O. Box 112, Trenton, NJ 08625-0112
514454294 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Division Of Taxation, P.O. Box 245, Trenton, NJ 08695)
514454293 +Saldutti, LLC, 800 N Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
514750462 +Stonegate Mortgage Corp., c/o Knuckles, Komosinski & Elliott, LLP, 565 Taxter Road, Suite 590, Elmsford, NY 10523-2300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 13 2018 00:51:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 13 2018 00:51:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr EDI: IRS.COM Dec 13 2018 05:30:00 IRS-Department of Treasury, 955 S. Springfield Ave. Bldg. A, Springfield, NJ 07081
514454286 +EDI: CAPITALONE.COM Dec 13 2018 05:30:00 Capital One Bank Usa, P.O. Box 30281, Salt Lake City, UT 84130-0281
514454287 +EDI: CAUT.COM Dec 13 2018 05:28:00 Chase Auto Finane, P.O. Box 901076, Ft Worth, TX 76101-2076
514454295 +E-mail/Text: bankandforeclose@stonegatemtg.com Dec 13 2018 00:52:22 Stone Gate Mortgage Corp, 157 South Main St, Mansfield, OH 44902-7955

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +JPMorgan Chase Bank, N.A., 201 N. Central Ave., Floor 11, Phoenix, AZ 85004-1071
cr* +Stonegate Mortgage Corp., c/o Knuckles, Komosinski & Elliott, LLP, 565 Taxter Road, Suite 590, Elmsford, NY 10523-2300
514534037* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
514454290* +Irs, 1601 Market St, Philadelphia, PA 19103-2301
514454289* Irs, Special Procedure Branch, P.O. Box 744, Springfield, NJ 07081

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 23

Date Rcvd: Dec 12, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Stonegate Mortgage Corp. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joshua I. Goldman on behalf of Creditor Stonegate Mortgage Corp. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Karen B. Olson on behalf of Creditor Stonegate Mortgage Corp. kbo@kkmlp.com
Karen B. Olson on behalf of Creditor Home Point Financial f/k/a Stonegate Mortgage kbo@kkmlp.com
Nona Ostrove on behalf of Creditor Kings Crossing Condominium Association nostrove@ostrovelaw.com
Robert L. Saldutti on behalf of Creditor HELMER, CONLEY, KASSELMAN, P.A. rsaldutti@saldutticollect.com, lmarciano@saldutticollect.com; kcollins@slgcollect.com
Seymour Wasserstrum on behalf of Debtor Daneen Winchester mylawyer7@aol.com, ecf@seymourlaw.net

TOTAL: 11